

What is claimed is:

1 1. A method of personalizing content delivery to a user, said
2 method comprising the steps of:

3 determining in the moment point of contact constraints of said
4 user;

5 retrieving a profiled past of said user;

6 retrieving current actions; and

7 delivering content to said user in response to said constraints
8 of said point of contact, said profiled past and said current
9 actions.

1 2. The method of claim 1, wherein said step of determining in the
2 moment point of contact comprises the step of determining
3 constraints of a current fingertip touchpoint of said user.

1 3. The method of claim 2, wherein said touchpoint comprises a
2 cell phone, kiosk, personal digital assistant device, laptop
3 computer, terminal, or desktop computer.

1 4. The method of claim 1, wherein said point of contact
2 constraints includes a location indication.

1 5. The method of claim 4, wherein said location indication
2 includes global positioning system coordinates.

1 6. The method of claim 1, wherein said profiled past includes a
2 demographic profile.

1 7. The method of claim 6, wherein said demographic profile is
2 assumed.

1 8. The method of claim 7, wherein said demographic profile is
2 assumed based on anonymous demographic data supplied by a third
3 party.

1 9. The method of claim 6, wherein said demographic profile is
2 layered.

1 10. The method of claim 1, wherein said profiled past includes
2 purchased data.

1 11. The method of claim 10, wherein said purchased data is
2 lifestyle or lifestage views of users based on a baseline
3 parameter.

4 12. The method of claim 11, wherein said baseline parameter is a
5 block or group.

1 13. The method of claim 1, wherein said profiled past includes
2 data generated by datamining of navigational and transactional
3 information, or user submitted data, or purchased data, or
4 combinations thereof.

1 14. The method of claim 1, wherein said current actions includes
2 transactions.

1 15. The method of claim 14, wherein said transactions includes
2 listings of purchases or payments or returns.

1 16. The method of claim 1, wherein said current actions includes
2 clickstream data.

1 17. The method of claim 16, wherein said clickstream data
2 includes page hits, sequence of hits, duration of page views,
3 response to advertisements, transactions, or conversion rates.

1 18. The method of claim 1, wherein the step of said delivering
2 said content comprises the step of sending a personalized web
3 page to said user.

1 19. The method of claim 1, wherein said content is an
2 opportunity.

1 20. The method of claim 1, wherein said content is delivered by
2 converting said point of contact constraints into a take action
3 opportunity.

1 21. A system for personalizing content delivered to a user,
2 comprising:

3 means for determining a point of contact device of said user;

4 means for retrieving a profiled past of said user;

5 means for retrieving current actions; and

6 means for delivering content to said user in response to said
7 point of contact device and said profiled past and said current
8 actions.

1 22. A server having a web site for providing personalized content
2 to a user, comprising:

3 a computer processor having server software installed for
4 processing a web site having content;

5 means for determining a point of contact device of said user;

6 means for retrieving a profiled past of said user;

7 means for retrieving current actions; and

8 wherein said server software is adapted for delivering said web
9 site content personalized to said user in response to said point
10 of contact device and said profiled past and said current
11 actions.

1 23. A computer program product for instructing a processor to
2 provide a web site accessible by a user having a point of contact
3 device, said computer program product comprising:

4 means for determining said point of contact device of said user;

5 means for retrieving a profiled past of said user;

6 means for retrieving current actions; and

7 wherein said computer program product is adapted for delivering
8 web site content personalized to said user in response to said
9 point of contact device and said profiled past and said current
10 actions.